

Information to identify the case:			
Debtor 1	Brenda Ann Ferrell		
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court	Eastern District of Virginia		
Case number:	21-32398-KLP		
	Social Security number or ITIN	xxx-xx-1196	
	EIN	__-____-	
	Social Security number or ITIN	_____	
	EIN	__-____-	
	Date case filed for chapter	13 8/3/21	

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Brenda Ann Ferrell	
2. All other names used in the last 8 years	fka Brenda Ann Ross	
3. Address	235 North Laburnum Ave. Apt. 2 Richmond, VA 23223	
4. Debtor's attorney Name and address	James E. Kane Kane & Papa, PC 1313 East Cary Street P.O. Box 508 Richmond, VA 23218-0508	Contact phone 804-225-9500 Email: jkane@kaneandpapa.com
5. Bankruptcy trustee Name and address	Suzanne E. Wade 341 Dial 877-996-8484 Code 2385911 7202 Glen Forest Drive, Ste. 202 Richmond, VA 23226	Contact phone (804) 775-0979 Email: ecfsummary@ch13ricva.com

Debtor **Brenda Ann Ferrell**

Case number **21-32398-KLP**

<p>6. Bankruptcy clerk's office</p> <p>Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at https://pacer.uscourts.gov.</p> <p>McVCIS 24-hour case information: Toll Free 1-866-222-8029</p>	<p>701 East Broad Street Richmond, VA 23219</p> <p>Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.</p> <p>Contact phone 804-916-2400</p>	<p>For the Court:</p> <p>Clerk of the Bankruptcy Court: William C. Redden</p> <p>Date: August 4, 2021</p>
<p>7. Meeting of creditors</p> <p>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</p>	<p>September 2, 2021 at 10:00 AM</p> <p>The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.</p>	<p>Location: For telephonic 341 creditors meeting, dial-in contact information see 341, notice, section 5. For updates, see, www.vaeb.uscourts.gov</p>
<p>8. Deadlines</p> <p>The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.</p>	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim:</p> <hr/> <p>Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p> <hr/> <p>Deadline to file an Objection to a Proof of Claim is 90 days after the deadline set forth above to file a Proof of Claim.</p> <hr/> <p>Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.</p>	<p>Filing deadline: November 1, 2021</p> <p>Filing deadline: October 12, 2021</p> <p>Filing deadline: January 31, 2022</p> <hr/> <p>Filing deadline: 30 days after the conclusion of the meeting of creditors</p>

Debtor **Brenda Ann Ferrell**

Case number **21-32398-KLP**

9. Filing of Chapter 13 Plan and Related Motions and Hearing on Confirmation	<p>Local Rule 3015-2 requires attorney for debtor(s) or pro se debtor(s) to serve the Chapter 13 Plan and Related Motions on creditors and interested parties. Objections must be filed not later than 7 days prior to the date set for the confirmation hearing. If no objections are timely filed, there will be no confirmation hearing. Timely filed objections will be heard at the confirmation hearing scheduled to be held:</p> <p>September 22, 2021 at 09:10 AM,</p> <p>Location: Judge Phillips' – Courtroom, U. S. Bankruptcy Court, 701 E. Broad St., Rm. 5100, Richmond, VA 23219</p>
10. Creditors with a foreign address	<p>If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.</p>
11. Filing a chapter 13 bankruptcy case	<p>Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.</p>
12. Exempt property	<p>The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.</p>
13. Discharge of debts	<p>Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion.</p>
14. Local Rule Dismissal Warning	<p>Case may be dismissed for failure to timely file lists, schedules and statements, to attend meeting of creditors, or for failure to timely file a Chapter 13 plan. (Local Bankruptcy Rules 1007-1, 1007-3, 2003-1, and 3015-2.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.</p>
15. Manner of Payment of Fees	<p>Exact Change Only accepted for cash payment of fees and services. Payment may also be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.</p>
<p><i>Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to bankruptcynotices.uscourts.gov or call, toll free: 877-837-3424. Case/docket information available @ www.vaeb.uscourts.gov</i></p>	
<p>ATTENTION DEBTORS: Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to www.vaeb.uscourts.gov and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.</p>	

UNITED STATES BANKRUPTCY COURT
Eastern District of Virginia

In re:

Brenda Ann Ferrell
fka Brenda Ann Ross

Social Security/Taxpayer ID Nos.:
xxx-xx-1196

Case Number: 21-32398-KLP
Chapter 13

Judge: Keith L. Phillips

Debtor(s)

NOTICE OF REMOTE HEARING

ALL HEARINGS IN THIS CASE BEFORE THE BANKRUPTCY COURT WILL BE HELD REMOTELY UNTIL FURTHER NOTICE.

REMOTE HEARING INFORMATION: Due to the COVID-19 public health emergency, no in-person hearings are being held. Hearings will take place remotely through Zoom on the date and time originally scheduled. To appear at a hearing, you must send, by email, a completed request form (the "Zoom Request Form"), which is available on the Court's internet website at www.vaeb.uscourts.gov, on the page titled, "Temporary Emergency Provisions Regarding ZoomGov Remote Proceeding Access Information." Email your completed Zoom Request Form to the email address listed for the Judge assigned to the case. The Judge's name is at the top of this notice. Following receipt of your Zoom Request Form, Court staff will respond to the email address from which the request was submitted with additional information on how to participate through Zoom.

PLEASE NOTE: You MUST submit the Zoom Request Form no later than two (2) business days prior to the hearing or proceeding. Any documentary evidence the parties wish to present at the hearing(s) must be filed with the Court in advance of the hearing(s).

The email address shall be used only to submit Zoom Requests. No other matters or requests will be considered by Court staff, and under no circumstances will any such matters or requests be brought to the Judge's attention. Failure to comply with these instructions may result in appropriate action, including but not limited to the imposition of sanctions.

Dated: August 4, 2021

Notice of Remote Hearing

FOR THE COURT:

William C. Redden
Clerk of the Bankruptcy Court

In re:
Brenda Ann Ferrell
Debtor

Case No. 21-32398-KLP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0422-7
Date Rcvd: Aug 04, 2021

User: cummingsj
Form ID: 3091

Page 1 of 2
Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2021:

Recip ID	Recipient Name and Address
db	+ Brenda Ann Ferrell, 235 North Laburnum Ave., Apt. 2, Richmond, VA 23223-3119
tr	+ Suzanne E. Wade, 341 Dial 877-996-8484 Code 2385911, 7202 Glen Forest Drive, Ste. 202, Richmond, VA 23226-3770
15710459	+ 11 North at White Oak, 11 N Laburnum Ave, Richmond, VA 23223-5701
15710461	+ Capital City Properties, c/o Steingold & Angelidis, 4905 Radford Ave # 100, Richmond, VA 23230-3524
15710466	+ Financial Data Systems, Attn: Bankruptcy, Po Box 688, Wrightsville Beach, NC 28480-0688
15710469	Gilliam & Mikula, PLLC, 804 Moorefield Park Drive, Suite 200, Richmond, VA 23236-3671
15710470	+ Medical College of Virginia Collection, Attn: Billing Dept/Bankruptcy, 403 N 13th St #238, Richmond, VA 23298-5030
15710472	+ Pivot Physical Therapy, PO Box 69030, Baltimore, MD 21264-9030
15710475	+ Seventh Ave/Swiss Colony Inc., Attn: Bankruptcy, 1112 7th Ave, Monroe, WI 53566-1364

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jkane@kaneandpapa.com	Aug 04 2021 23:39:00	James E. Kane, Kane & Papa, PC, 1313 East Cary Street, P.O. Box 508, Richmond, VA 23218-0508
15710460	+ EDI: CAPIO.COM	Aug 05 2021 03:43:00	Capio Partners, LLC, Attn: Bankruptcy, Po Box 3498, Sherman, TX 75091-3498
15710462	+ EDI: WFNNB.COM	Aug 05 2021 03:43:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
15710463	+ Email/PDF: creditonebknotifications@resurgent.com	Aug 04 2021 23:41:04	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15710464	+ Email/Text: collect@ccsroanoke.com	Aug 04 2021 23:39:00	Creditors Collection Service, Attn: Bankruptcy, Po Box 21504, Roanoke, VA 24018-0152
15710465	+ Email/PDF: ais.exeter.ebn@americaninfosource.com	Aug 04 2021 23:53:39	Exeter Finance LLC, Attn: Bankruptcy, Po Box 166008, Irving, TX 75016-6008
15710467	+ EDI: BLUESTEM	Aug 05 2021 03:43:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15710468	+ EDI: AMINFOFP.COM	Aug 05 2021 03:43:00	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
15710473	EDI: PRA.COM	Aug 05 2021 03:43:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502-0000
15710474	Email/Text: joey@rmscollect.com	Aug 04 2021 23:39:00	Receivable Management Inc, 7206 Hull Road, Suite 211, Richmond, VA 23235-0000
15710476	+ Email/Text: bkrpt21@maxprofitsys.com	Aug 04 2021 23:39:00	Valley Credit Service, Inc, Attn: Bankruptcy, 12907 Oak Hill Ave, Hagerstown, MD 21742-2926
15710477	+ EDI: VERIZONCOMB.COM		

District/off: 0422-7

User: cummingsj

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Date Rcvd: Aug 04, 2021

Form ID: 309I

Total Noticed: 21

Aug 05 2021 03:43:00

Verizon, Verizon Wireless Bk Admin, 500
Technology Dr Ste 550, Weldon Springs, MO
63304-2225

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15710471	##+	Ortho Virginia, PO Box 35725, Richmond, VA 23235-0725

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2021 at the address(es) listed below:

Name	Email Address
James E. Kane	on behalf of Debtor Brenda Ann Ferrell jkane@kaneandpapa.com info@kaneandpapa.com,cdiez@kaneandpapa.com,jkrumbein@kaneandpapa.com,awilson@kaneandpapa.com,afisher@kaneandpapa.com,sfalkowski@kaneandpapa.com,carolyncrone@icloud.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Suzanne E. Wade	ecfsummary@ch13ricva.com trustee@ch13ricva.com;fred@cmc13.net

TOTAL: 3